

CLERK
U.S. BANKRUPTCY
COURT - WDP

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:)	
TOMEKO NASHA HENDERSON,)	Bankruptcy No. 17-21393-JAD
<u>Debtor(s)</u>)	
)	Chapter 13
SANTANDER CONSUMER USA INC.,)	
<u>Movant</u>)	Related To ECF Nos. 176, 144
v.)	
)	
TOMEKO NASHA HENDERSON,)	
<u>Respondent(s)</u>)	
)	
RONDA J. WINNECOUR,)	
<u>Trustee</u>)	
)	
)	

STIPULATION

NOW COMES Santander Consumer USA Inc. (“Santander”), by and through its counsel, Morton & Craig LLC, and Tomeko Nasha Henderson (“Debtor”) by and through her counsel Catherine T. Martin, Esquire, and stipulate and agree as follows:

RECITALS

WHEREAS, the Debtor filed a voluntary petition for relief under Chapter 13 of Title 11, United States Code on April 6, 2017; the case converted to a Chapter 7 case on July 8, 2020, and reconverted back to a Chapter 13 case on August 20, 2020.

WHEREAS, the Debtor and Santander are parties to a Motor Vehicle Installment Sales Contract dated November 13, 2015 (the “Contract”) whereby the Debtor financed the purchase of a 2015 Kia Optima bearing vehicle identification number 5XXGM4A75FG471008 (the “Vehicle”);

WHEREAS Santander filed a Motion For Stay Relief due to the Debtor’s account with Santander being delinquent in the amount of \$7,881.79;

WHEREAS the Debtor's modified Chapter 13 Plan was confirmed on September 28, 2020 as paying Santander's claim through the Debtor's Chapter 13 Plan;

WHEREAS, the Debtor and Santander have resolved said Motion and seek to enter into this Stipulation to resolve said issues.

NOW THEREFORE, the Debtor and Santander hereby stipulate and agree as follows:

1. The Debtor is to make each payment to the Chapter 13 Trustee within the month that it falls due.

2. That if the Debtor should fail to make any payment to the Chapter 13 Trustee within the month that it falls due, Santander may file an Affidavit Of Default with the Court. The Debtor may file a response to said Affidavit Of Default within fourteen (14) days. If no timely Response is filed, the Court may enter an Order granting relief from the stay. If the Debtor does file a timely Response, the Court shall enter an Order scheduling a hearing to determine if the stay should be lifted.

Consented To:

/s/ William E. Craig
William E. Craig, Esquire
PA ID# 92329
Morton & Craig LLC
110 Marter Avenue, Suite 301
Moorestown, NJ 08057
(856) 866-0100
bcraig@mortoncraig.com
Attorney For Movant Santander Consumer USA Inc.

/s/ Catherine T. Martin
Catherine T. Martin, Esquire
Neighborhood Legal Services Assoc.
928 Penn Avenue
Pittsburgh, PA 15222
(412) 586-6118
martinc@nlsa.us
Attorney for Debtor

/s/ Katherine M. DeSimone

Katherine M. DeSimone
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
(412) 471-5566
kdesimone@chapter13trusteewdpa.com
Chapter 13 Trustee

AND NOW, this 19th day of May, 2021, upon consideration of the Stipulation entered into by counsel for Santander Consumer USA Inc. and with the Debtor, it is hereby ORDERED, ADJUDGED and DECREED that the terms of the foregoing Stipulation are hereby approved in their entirety.

BY THE COURT:

A handwritten signature in black ink, appearing to read 'J. Deller', with a stylized flourish extending to the right.

The Honorable Jeffrey A. Deller ^{mas}
United States Bankruptcy Judge

CASE ADMINISTRATOR SHALL SERVE:

William E. Craig, Esquire
Catherine M. Martin, Esquire
Katherine M. DeSimone, Esquire
Office of United States Trustee

In re:
Tomeko Nasha Henderson
Debtor

Case No. 17-21393-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 19, 2021

User: msch
Form ID: pdf900

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2021:

Recip ID	Recipient Name and Address
db	+ Tomeko Nasha Henderson, 350 Wilson Drive, Pittsburgh, PA 15235-1738
tr	+ Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com
Catherine T. Martin	on behalf of Debtor Tomeko Nasha Henderson martinc@nlsa.us
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com cnoroski@grblaw.com
Keri P. Ebeck	on behalf of Creditor LSF10 Master Participation Trust kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com

District/off: 0315-2

User: msch

Page 2 of 2

Date Rcvd: May 19, 2021

Form ID: pdf900

Total Noticed: 2

ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Sindi Mncina

on behalf of Creditor LSF10 Master Participation Trust smncina@rascrane.com

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on behalf of Creditor LSF10 Master Participation Trust smncina@rascrane.com

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11